



Locating and Buying the Right Horse

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Millions of people enjoy their horses each day. The horse owner can receive years of enjoyment and satisfaction from locating and buying the RIGHT horse. The physical exercise and mental relaxation derived from a safe, well-trained horse can justify the expense associated with this form of recreation. A ride on a trail, completing a difficult hunt course or teaching a foal to lead are experiences that happen daily in the lives of horse owners.

The relationship between a horse and rider can be unparalleled if the right horse is chosen. This fact sheet will assist horse owners in not only locating but also selecting the most appropriate horse for their needs and desires. There are many considerations and questions to evaluate when selecting a horse. Many of the considerations are directed at the horse, while others involve the rider or the compatibility of the horse and rider.

Age of Rider

The age of the rider is an important item to consider when purchasing a horse. The age and ultimately the size of the rider can have a profound influence on being able to control the horse. The physical limitations of a buyer will influence the size and level of training of a prospective purchase. Normally a 15-year-old would be able to handle a larger, less-trained horse than a 7-year-old child. The primary consideration of age reflects the

physical attributes necessary for the successful enjoyment of a horse.

Experience of the Rider

The experience of the rider is as important as the age of the rider. Generally, more experienced youth can capably manage and ride horses that would not be appropriate for adults with little or no experience. Typically, only children were considered to be inexperienced riders, but today many adults with no prior riding experience are buying horses. Do not assume that an adult can handle a horse better than a youth just because he or she is older. A highly trained, well-broken horse may be perfect for an inexperienced rider, but may be boring for an experienced rider who wants to provide at least some level of training to the horse. The experience of the rider will play a MAJOR role in determining the RIGHT horse.

Many people buy a horse before learning to ride. However, it may also be beneficial for the prospective buyer to take riding lessons to develop appropriate skills and a sense of confidence before purchasing a horse. These lessons can help prospective buyers decide if they really want a horse.

Age of the Horse

The age of the horse is an important consideration in selecting the right horse. First, the age of the horse must be consistent with the desires and experience of the rider. An experienced rider may want to show or train a

young horse, but this young horse would not be totally appropriate for an inexperienced handler. A mature older horse would normally be more suitable for an inexperienced rider. However, selecting a horse solely based on age could be a problem. Just because a horse is mature does not mean it is a suitable mount. Although an exact age cannot be given, horses 8 years of age and older are generally preferred for novice or first-time horse owners.

Experience of the Horse (Level of training)

The level of training, or the experience of the horse, is a consideration that must be given high priority. Generally, the inexperienced rider should select a highly trained horse. However, this concept can be taken too far. For example, many parents have paid large amounts of money for a professionally trained horse. This in itself is not bad; however, the extra money paid for a horse that can perform sophisticated maneuvers will be negated due to the rider's inability to capitalize on that level of training. In this case, the level of training will decrease to the rider's experience unless the rider advances in his or her level of training. However, the fact still remains that inexperienced riders should buy an experienced horse. Selecting a green horse with no training for a completely inexperienced rider is a blueprint for failure and a discouraged horse owner. Do not buy an inexperienced horse for an inexperienced rider with the thought that they will learn together. These situations are frustrating to the riders who generally lose interest before their newly acquired skills enable them to adequately train a green horse.

Combination of Horse and Rider

The combination of horse and rider requires serious thought and consideration. Emphasis should be placed on the event or activity in which the rider wishes to participate. If a person wants to ride hunt courses and jump fences, then a horse of a "hunter" type should be selected. The horse should not only be well-matched with the rider's ability but should also be suitable for the purpose. Any horse may make a suitable trail horse but may be inappropriate for certain horse show or event combinations.

The size of the horse in relationship to the rider should also be considered. Matching appropriate body type of the horse with the rider can be fun and challenging. A large man may not look good on a small-framed stock horse in jumping events, but the same man would look great on a large thoroughbred-type hunter. Additionally, a small pony may be an acceptable mount for a small child but would not be acceptable for a larger teenager. The horse and rider need to be compatible to make a good team. Size, suitability for purpose and level of training of the horse must be considered when matching horse-rider combinations.

How Much to Pay for a Horse

The key to buying a horse, particularly the first horse, is moderation. Even if a family or person can afford to spend any amount of money for a horse, purchase one in a moderate price range. Many good horses can be purchased in the \$1,500 to \$3,000 price range. The level of training will play a major role in determining the price of the horse. Select one that compliments the horse-rider combination in a moderate price range. A better, more expensive horse can be purchased later if the situation warrants a change. A \$25,000 price tag does not mean a great horse. Conversely, many "cheap" horses make excellent mounts and provide a learning opportunity and fun for a rider. It is advisable to grow, step-bystep, and gain experience before investing a large sum of money. However, it will cost as much to maintain a cheap horse as an expensive one. Determine how much money can be spent for a horse and search for suitable horses in that price range. Do not become swayed by high pressure sales pitches to spend additional money above the pre-set limit. Most people can find a suitable horse in their price range if they are willing to invest time and effort.

Breed or Breed-type Selection

Many people will select horses based on the type of event in which they want to participate. The breed or breed-type of the horse has to be selected based on the interest of the prospective buyer. Many breeds of horses are suitable for trail or pleasuring riding only. However, if an owner wants to participate in many of the Western events at horse shows, he or she should select a breed with suitable traits and attributes. These breeds or breed-types should be of stock horse origin, such as Quarter Horse, American Paint Horse, Palomino, Appaloosa or even a Pony of America.

Those interested in hunter events could select one of the aforementioned breeds; however, Thoroughbred-types are typically used on the hunter-jumper circuit. Warmbloods such as Hanoverians and Trakehners are also used successfully in jumping events. Arabians, American Saddlebreds or Morgans may also be used for many events, but are typically show horses. However, Arabians are very competitive in trail and endurance trail rides. Many of these breeds, with proper training, can perform in dressage competition.

Walking or racking-type horses may also be used as show or pleasure mounts. These gaited-type horses are more predominant in certain regions of the country than others breeds of horse. However, in recent years, Tennessee Walking Horses, Racking Horses and Spotted Saddle Horses have gained in popularity.

Those wanting race horses may select a horse from many of the breeds. Today, horse racing is present in many forms and is not limited to just Thoroughbreds. Quarter Horses, Arabians, Paints and Appaloosas also race on the flat, while harness racing continues to be popular with both pacing and trotting Standardbreds. Potential horse owners simply wanting to breed and race should consult a professional blood stock agent and select breeding stock based on their interest and the future use of the offspring.

Daily and Monthly Expenses

The initial purchase price of a horse may be insignificant compared to the routine management costs. The horse owner must be prepared for the daily and monthly expenses. The primary expenses to horse owners are feed and board. However, these expenses may vary tremendously depending on where the horse is boarded. If the horse is maintained on the owner's property, then obviously board costs would be minimal. If pasture is available, feed costs also would be reduced. Total feed and board costs required by boarding stables could range form \$50 to \$600 per month, depending on amenities and locations. Additional monthly costs would include health

and farrier services, grooming aids, tack and equipment, and possibly insurance. It is critical the prospective buyer fully understand the costs involved in maintaining a horse prior to the initial purchase.

Another significant consideration that must be addressed is showing the horse. Showing horses can be very expensive and requires financial and time management. Although fancy, expensive horse trailers and towing vehicles may not be required, the fact remains that the horse has to get to the show. Therefore, the horse will have to be hauled, creating an expense. Moreover, to "fit in" with the show crowd, an owner must purchase certain show tack, equipment and attire, requiring additional expense. Furthermore, Entry fees can be costly, depending on the show. Consult a friend who is currently showing or a professional in the area to determine a typical horse show budget.

Registered or Unregistered (Grade) Horse

Horse owners who wish to show in breed or registered shows must purchase a registered horse. For example, if a prospective owner wanted to show in registered Quarter Horse shows, the owner must purchase a horse registered in the American Quarter Horse Association. Similar situations exist for most other breeds and horse show associations, such as the American Horse Show Association. Many of the associations require owners to be members to show or transfer horses. Requirements can be attained from each different association or registry.

The right to exhibit in breed shows is only one advantage of owning a registered horse. Most breed associations publish a breed journal that lists show dates and locations, informative articles about horses and many other items related to horses. Some owners indicate they feel more a part of the horse industry simply by owning a registered horse.

Many people initially purchase a grade or unregistered horse in the beginning and eventually graduate to a registered horse. Many people purchase a grade horse initially because of the perceived lower cost of the grade animal. Registered horses do not automatically cost more than their grade counterparts. Oftentimes registered horses may be found for the same cost as grade horses.

When purchasing a registered horse, the buyer must be aware of the current recorded owner. This is shown on the registration papers. The registration papers simply identify a specific horse. If the person selling the horse and the recorded owner shown on the registration papers are different, appropriate transfer information and documentation must be obtained prior to completing the transaction.

Additional information shown on the registration papers will help the owner identify the horse. This information will include such things as foaling date, three to five generations of ancestry, identifying white markings, scars, brands, initial owner and breeder and in many cases, previous owners. Also, neck or lip tattoos, registration number and sex will be shown on the papers.

Color

Color of the horse is a determining factor for many people selecting a horse. Most people are able to purchase their color preference within most breed or breed-types. However, the buyer who makes a purchase decision based strictly on color severely restricts the pool of horses available for sale. Conversely, the less restrictive a prospective buyer is about coat color, the greater the chances are to find the right horse. However, if a buyer wants to show, for example, Palomino horses, then it will typically take more time and miles to find the appropriate mount. In some breeds or breed-types, certain colors may be discriminated against; therefore, it would be advisable to research those possibilities prior to purchase. A breeding program based solely on color can produce discouraging results. If a person breeds for color and develops a market plan for a specific color or color pattern, the marketability of the offspring can be greatly reduced if the color is not obtained. Therefore, an alternate market plan should be developed to accommodate for non-colored horses.

Color breeds such as Palomino and Buckskin will provide an excellent opportunity for the owner to exhibit the horse. For example, a 4-H youth with a Palomino horse could exhibit in approved Palomino and American Quarter Horses Shows as well as 4-H and open shows. Of course, this would only be true if the Palomino was double registered in both the Palomino Horse Breeder of America and American Quarter Horse Association.

Color breeds simply provide another alternative for the owner to be involved with other people and horses.

Sex of the Horse

Sex of the horse is an important consideration in horse selection. Obviously, if the goal of the buyer is to eventually establish a breeding program, then mares and stallions must be purchased. Normally stallions do not make good mounts for amateurs and youth. Many of the youth associations — as well as 4-H — do not allow youth to ride or exhibit stallions. Additionally, they are not recommended for trail or pleasure riding because of the potential danger they present to the rider as well as other participants. Mares and geldings are certainly the choices for a pleasurable, obedient horse. Many people prefer geldings over mares, particularly for novice or youth mounts, due to the possibility of behavior changes associated with mares in heat. Geldings are generally more consistent with behavior and performance. However, mares can be successfully ridden on the trail and shown without any problems.

Locating a Horse

One of the many questions asked by a potential horse owner is "Where do I find a horse?" Although horses are found and purchased in many different locations and settings, the local breeders are a good place to start the search. An established breeder can give good information to the buyer and is often a good source of quality horses. Likewise, a trainer who rides for the public or for personal satisfaction makes excellent options available to the buyer. Horse agents or traders who buy and sell horses may assist in horse selection. Traders are oftentimes overlooked as resource people because of the perception they only have horses with problems. This is not true. Reputable traders or agents have assisted many people who are extremely happy with their purchases.

Auction sales provide a readily available source to prospective buyers. Simply going to an auction sale and buying a horse can be risky. Although many quality horses are sold every day at auction sales, the law governing these sales is "Buyer Beware." Boarding stables provide an alternative for purchasing a horse. Although the boarding stable may not

be directly involved in selling horses, many of the boarders may want to sell or may know of someone who wants to sell a horse.

Someone who wants a show horse may want to consider going to horse shows to look for the right horse. The buyer can identify horses that may be for sale and observe their performance and behavior during an actual show. This provides the buyer with firsthand knowledge of a horse's ability to perform under show conditions.

Many horses are sold through classified and other advertisements in newspapers, horse breed journals and other horse-related publications. Veterinarians often provide invaluable information to prospective buyers about client horses that may be for sale as well as other horses in the immediate area. Many veterinary clinics provide clients with a bulletin board to list horses to buy or sell.

County Extension agents, state Extension horse specialists and Department of Agriculture marketing specialists are good resource people for prospective buyers. Extension 4-H leaders and even 4-H members are very willing to provide assistance in horse selection. These people make excellent resource people because in most cases there is no financial consideration tied to their selection process or advice to a prospective buyer.

Pre-purchase Examination

A must consideration for the prospective horse buyer is a pre-purchase examination to determine the overall soundness and health of the horse prior to purchase. The examinations should be made by a veterinarian with experience in pre-purchase examinations. The examining veterinarian should not have had previous business dealings with the seller. In addition to the pre-purchase exam, the buyer may request records of previous disease vaccination and deworming schedules, as well as a complete health record of the horse. These records will be easily obtained from horse owners who have maintained an appropriate horse health program.

Suggestions to Help Find the Right Horse

Take a professional with you to help select the horse. Just as a realtor can assist the home buyer, a professional in the horse business can assist the prospective horse

owner. Do not underestimate the value of professional help in selecting a horse.

Make an unannounced visit after a horse has been identified as a prospect.

Honest horse owners will not be offended by a surprise visit to see a horse for the second or third time. Initially, an appointment must be made and agreed to by both parties. It is a good idea to evaluate a horse that may not have been ridden close to the previous appointment time. This prevents an owner from giving a horse extra work prior to a visit so that it will perform better.

Try to spend some time alone with the horse. The more the horse is handled prior to purchase, the more likely a correct decision will be made. The horse's disposition and attitude can be more easily determined when the horse and rider are alone together. This is applicable both on and off the horse. Just watching the horse in the stall may give the buyer an indication of manners in the stall, such as a horse that continually walks or weaves back and forth in a stall. A prospective buyer can also observe eating habits.

Take some time to tie-up the horse.

The horse should be tied up and, if possible, cross-tied in an aisle to evaluate the horse's ability to stand tied. Even though this may seem to be insignificant, a horse that will not stand tied will have limited use. The horse is a definite candidate for a trip to the veterinarian because of the increased chances of injury in halter pullers. Simply watching a horse's manners while tied provides an indication of prior training.

Have the owner ride the horse first. Do not attempt to ride a horse without watching someone ride the horse first, preferably the owner. A trainer riding a horse may make the horse appear to have more training than it really has. Try to see the horse ridden as fresh as possible without lounging. This can give the buyer an indication of disposition and level of training. In addition, watch the horse's actions as the horse is taken away from the barn. Many horses do not want to leave the barn area. These horses are referred to as "barn sour."

While riding the horse during the evaluation phase, make the horse sweat.

Give the horse a good workout. Some horses are fine during a light riding session but be-

come very ill-mannered and unmanageable if they have to go beyond a light workout. Do not try to overwork the horse, just a good strong riding session.

Load and trailer the horse. Some horses will not willingly load in a trailer, thus severely limiting their usefulness, since most activities require trailering. It is also good not only to load but actually trailer the horse for a short period of time.

Ask questions. Do not be afraid to ask the owner certain appropriate questions. Some of the questions could include:

- Why is the horse being sold?
- Is the horse easy to handle when being trimmed or shod? Also obtain the farrier's name to verify the response.
- Is the horse easy to clip or trim and bathe?
- How much training has the horse had?
- What aids and cues are used to make the horse perform?
- Could the buyer see a copy of the horse's show record?
- Does the horse have any unusual quirks?

Try to work out a lease or lease-purchase plan for the horse. Some owners are willing to lease in lieu of selling, particularly if the owner is having a hard time selling the horse. This provides a great way to "test drive" a horse before a large expenditure is made in case the horse is not satisfactory.

Summary

First the prospective horse buyers must decide one major factor, "Am I willing to make a commitment?" This is not simply a financial commitment, but a total commitment by the buyer to the physical and mental well being of the horse. If the answer is affirmative, the buyer can then start the decision-making process to decide and respond to considerations discussed in this fact sheet such as where to keep the horse, breed or breed-type, sex, age, and level of training. Throughout the entire selection process the buyer must remember there is no PERFECT HORSE. Many horses may be acceptable, but the buyer must select the one that is RIGHT for him or her. However, to select the right horse, the buyer must do the necessary homework to locate and buy the horse. Remember, if this process were easy, everyone would have the PERFECT HORSE.

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